



PTO/SB/01 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

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**DECLARATION FOR UTILITY OR
DESIGN
PATENT APPLICATION
(37 CFR 1.63)**

Declaration Submitted with Initial Filing

OR

OR Submitted after Initial
Filing (surcharge
(37 CFR 1.16 (e))
required)

Attorney Docket Number		
First Named Inventor		Dunfield, Richard C
COMPLETE IF KNOWN		
Application Number		09 / 966,336
Filing Date		Sept. 27, 2001
Group Art Unit		
Examiner Name		

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND APPARATUS FOR VERIFICATION/AUTHORIZATION BY CREDIT
OR DEBIT CARD OWNER OF USE OF CARD CONCURRENTLY WITH MERCHANT
TRANSACTION

(Title of the Invention)

the specification of which

is attached hereto.

OR

was filed on (MM/DD/YYYY) 09/27/2001 as United States Application Number or PCT International

Application Number 09/966,336 and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			<input data-bbox="881 1609 905 1615" type="checkbox"/> <input data-bbox="881 1617 905 1624" type="checkbox"/> <input data-bbox="881 1626 905 1632" type="checkbox"/> <input data-bbox="881 1634 905 1641" type="checkbox"/>	<input data-bbox="1104 1609 1129 1615" type="checkbox"/> <input data-bbox="1104 1617 1129 1624" type="checkbox"/> <input data-bbox="1104 1626 1129 1632" type="checkbox"/> <input data-bbox="1104 1634 1129 1641" type="checkbox"/>	<input data-bbox="1202 1609 1228 1615" type="checkbox"/> <input data-bbox="1202 1617 1228 1624" type="checkbox"/> <input data-bbox="1202 1626 1228 1632" type="checkbox"/> <input data-bbox="1202 1634 1228 1641" type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:



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DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number
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Name Ben E. Lofstedt, Esq.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor

Given Name (first and middle [if any])	Richard C.	Family Name or Surname	Durfield
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Inventor's Signature	d <i>Richard C. Durfield</i>	Date	Jan. 2, 2002
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Residence: City	La Verne	State	CA	Country	USA	Citizenship	USA
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NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor

Given Name (first and middle [if any])	Family Name or Surname
-------------------------------------------	---------------------------

Inventor's Signature	Date
-------------------------	------

Residence: City	State	Country	Citizenship
-----------------	-------	---------	-------------

Mailing Address

City	State	ZIP	Country
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Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

Please type a plus sign (+) inside this box



PTO/SB/81 (02-01)

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Application Number	09/966,336
Filing Date	Sept. 27, 2001
First Named Inventor	Richard C. Durfield
Title	Method & Apparatus, etc
Group Art Unit	
Examiner Name	
Attorney Docket Number	

I hereby appoint:

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Name	Registration Number
Ben E. Lofstedt	25,998

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I am the:

Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name

Richard C. Durfield

Signature

Date

January 2, 2002

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of _____ forms are submitted.

Burden Hour Statement: This form is estimated to take 3 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.